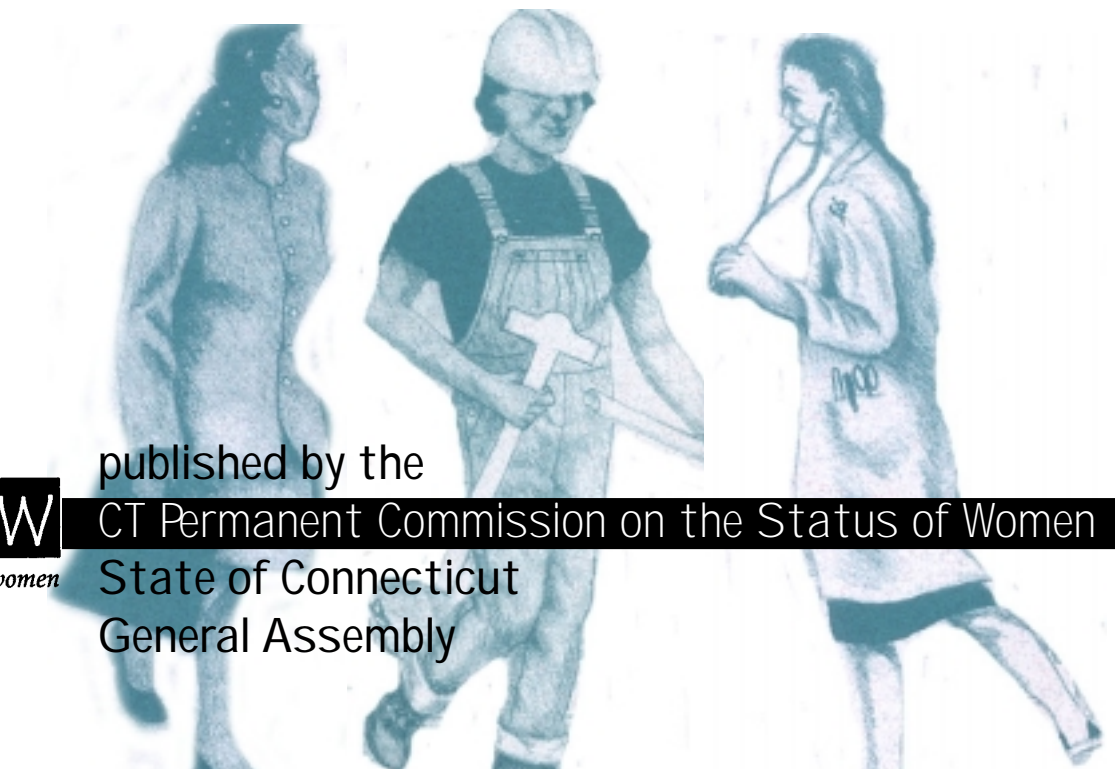


Facts About the Status of Women in Connecticut

Special Edition on Equal Pay
January 2001



published by the
CT Permanent Commission on the Status of Women
State of Connecticut
General Assembly



FACTS *about* Connecticut Women

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Rosemary Lopez

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FACTS **about** **Connecticut** **Women**

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FACTS about Connecticut Women

Introduction

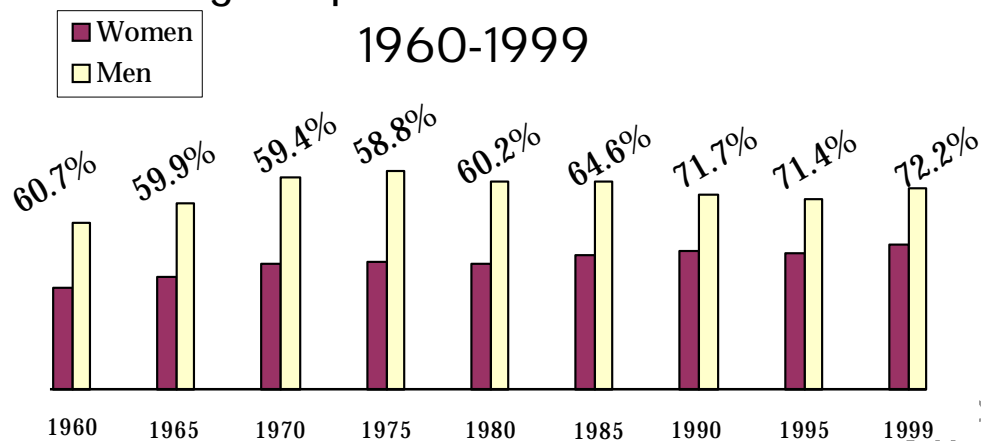
Unequal Pay for Women – How Much Longer?

If we continue at the current rate of change in the United States, women will not receive equal pay for equal work until the year 2083, when our great, great granddaughters will be in the workforce. That is too long to wait.

The Permanent Commission on the Status of Women is focusing on the issue of the wage gap for women because it is one of the most persistent, unsolved problems in our lives – and because our inequality in the economy underlies so many other inequalities. In the early seventies, when the PCSW was created, the over-all wage gap between all women and all men working full-time was approximately 40%; now, it is 28%. And the gap is even greater when the effects of race and sex discrimination are combined. We have made progress, but we have not come close to true equality.

In this edition of *Facts About the Status of Women*, we provide data and analysis about the wage gap, job segregation for women, the impact of lost earnings on retirement security, and the real costs of economic self-sufficiency in Connecticut. We also report some of our findings about the priorities of women in Connecticut, as determined by our *Women's Voices 2000* poll. Finally, we propose an initiative to close the wage gap in Connecticut.

U.S. Wage Gap Between Women and Men



Source: U.S. Bureau of the Census, Current Population Reports, Series p-60, selected issues

FACTS **about** **Connecticut** **Women**

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FACTS about Connecticut Women

What do Connecticut Women Want?

Equal Pay ■

Affordable Health Care ■

Retirement Security ■

Gun Safety ■

Affordable Prescription Drugs ■

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FACTS about Connecticut Women

CT WOMEN'S VOICES 2000: Pollsters and Methodology

In October 2000, the PCSW worked in partnership with the Center for Policy Alternatives and Lifetime Television to conduct the *Women's Voices 2000* polling project in Connecticut. It is a comprehensive polling and research project on women's values and policy priorities for the economy.

The Center for Policy Alternatives is a national non-profit, non-partisan public policy and leadership development center devoted to community-based solutions that strengthen families and communities. Lifetime is a television network for women and is committed to offering the highest quality entertainment and information programming and advocating a wide range of issues affecting women and their families.

Lake Snell Perry & Associates, American Viewpoint, Insight Research, and Linda Faye Williams of the University of Maryland at College Park designed and administered this survey which was conducted by phone using professional interviewers. The survey reached 600 adults in the state of Connecticut - 400 women and 200 men. The survey was conducted between September 14-17, 2000. Telephone numbers for the survey were drawn from a random digit dial sample. Data was weighted to reflect the Bureau of Census estimates of race and education. The margin of error for the women's sample is +/-4.9% and the margin of error for the men's sample is +/-6.9%.

The Pollsters

The *Women's Voices* poll and focus groups were led by a bi-partisan and multicultural polling team.

Celinda Lake is President of Lake Snell Perry & Associates, Inc. and is one of the Democratic Party's political strategists. Linda DiVall, founder of American Viewpoint, is a member of the polling team for the GOP House Leadership.

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CT WOMEN'S VOICES 2000: Pollsters and Methodology continued

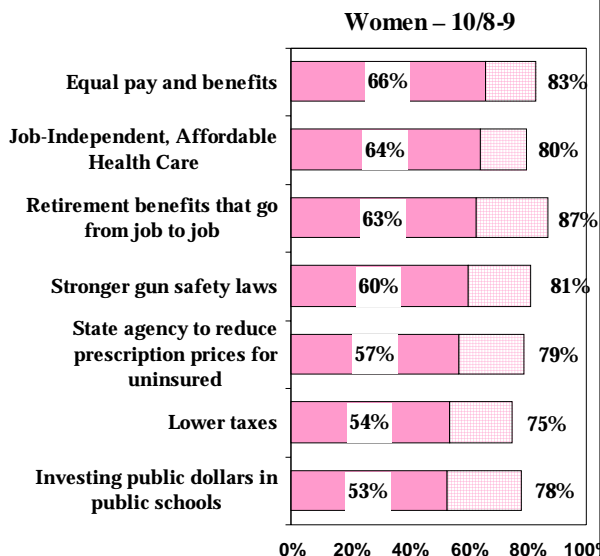
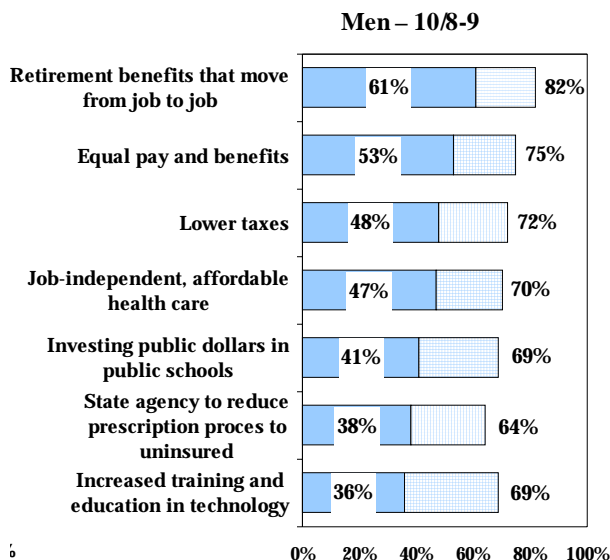
Linda Faye Williams is Associate Professor at the University of Maryland at College Park and has consulted with groups such as the National Black Women's Political Caucus and the Coalition of 100 Black Women. Ana M. Rivera, with Insight Research, Inc., works with community-based Hispanic and African American organizations. Laura Harris is Executive Vice President with Americans for Indian Opportunity.

A complete report of the results of *Connecticut Women's Voices 2000* is available by mail from PCSW upon request and is posted on our website at:
www.cga.state.ct.us/pcsw

FACTS about Connecticut Women

Most women in Connecticut strongly support...

- Equal Pay and Benefits
- Job-independent, Affordable Health Care
- Retirement Benefits that are Portable from Job to Job
- Stronger Gun Safety Laws
- Affordable Prescription Drugs



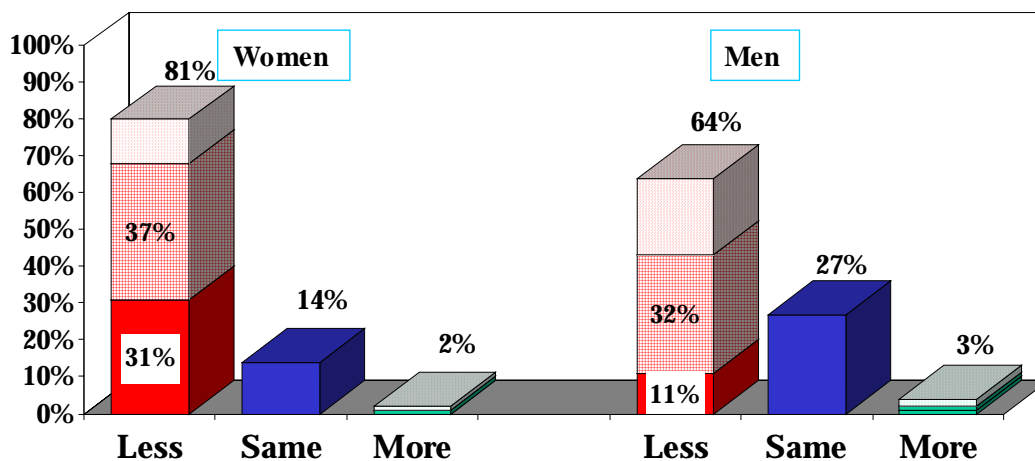
Source: CT Women's
Voices 2000

FACTS about Connecticut Women

Connecticut women and men agree that women get paid less, on average, than men get paid for the same work.

On average, do you think that women get paid less, the same, or more than men who do the same work they do?

■ Much Less ■ Somewhat Less ■ Slightly Less ■ Same ■ Much More ■ Somewhat More ■ Slightly More



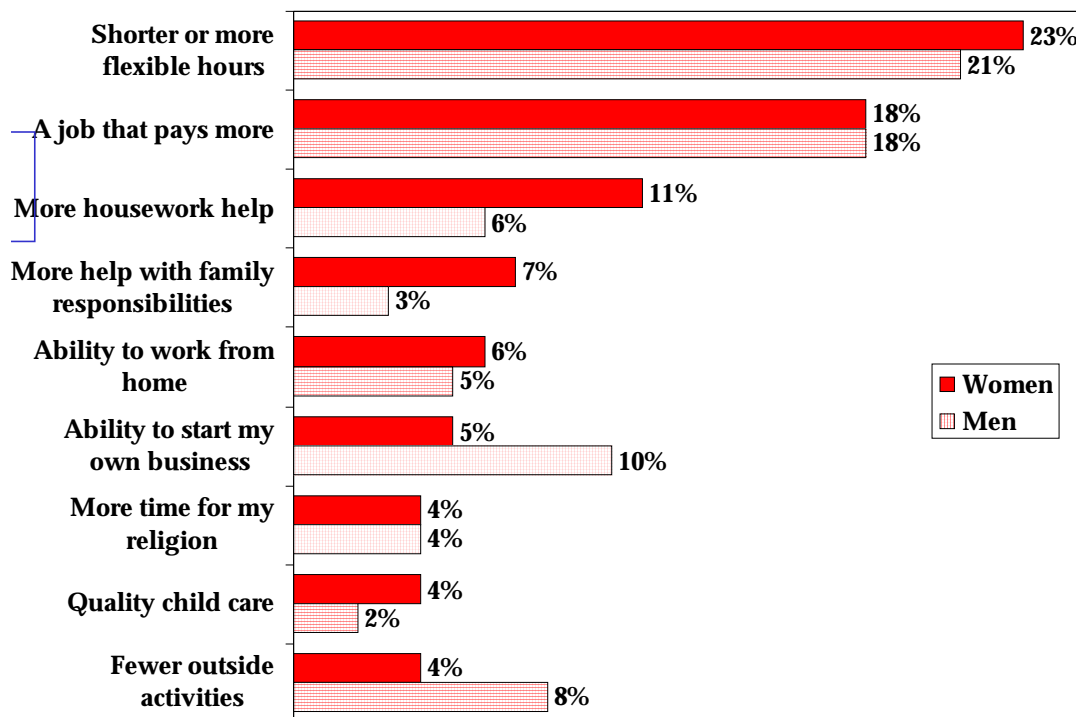
*More than seven out of ten women and a majority of men across every demographic group say women get paid less than men for the same work. Eight out of ten younger and older women say women get paid less than men (80 percent and 82 percent less, respectively), whereas only 59 percent of younger men say women get paid less compared to 69 percent of older men.

Source: CT Women's Voices 2000

FACTS about Connecticut Women

Connecticut women and men want shorter and more flexible hours and a job that pays more.

Which of the following would most help you to improve your family life?



Source: CT Women's Voices 2000

FACTS about Connecticut Women

Women Are Still...

Underpaid

and

Segregated in the Labor Force

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FACTS about Connecticut Women

EQUAL PAY: How Much Longer Can We Wait?

Since the signing of the Equal Pay Act in 1963 the wage gap has narrowed by only a third of a penny per year.¹

- In 1963, women earned 59 cents for every dollar that men earned, while in 1999, women earned 72 cents on the dollar.²
- In 1999, the median annual wages of male full-time workers was \$36,476, whereas the median annual wages of female full-time workers was \$26,324³ - representing a 72% wage gap.
- At this rate of change, it will take 82 years before women earn the same as men. Our daughters and granddaughters deserve equal pay before 2083.

The combination of sex and race/ethnicity discrimination widens the wage gap.

- In 1999, white women earned 70.2% of what white men earned; black women earned 62.3%; Latina women earned 48.1%; black men earned 76.3%, and Latino men earned 60.2%.⁴

¹ U.S. Department of Labor at http://www.dol.gov/dol/wb/public/wb_pubs/achart.htm.

² *Id.*

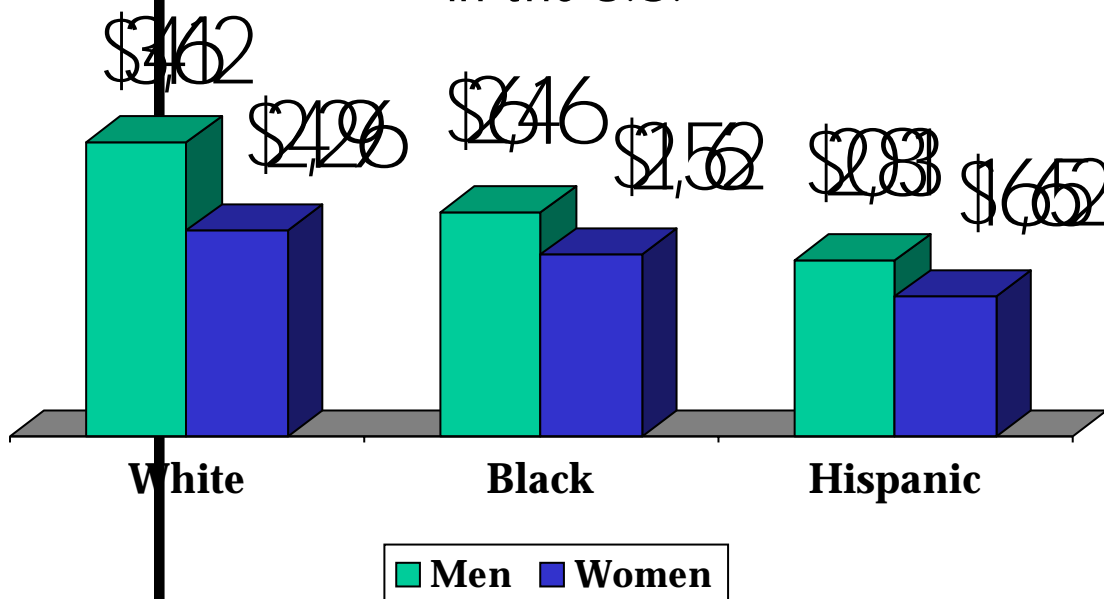
³ U.S. Census Bureau, Current Population Survey, March 2000, Table A, p. viii.

⁴ *Id.* at Table 11, pp. 46-51 (also for following chart).

FACTS about Connecticut Women

EQUAL PAY: How Much Longer Can We Wait continued?

1999 Median Annual Earnings by Race and Sex
in the U.S.



FACTS about Connecticut Women

EQUAL PAY: How Much Longer Can We Wait continued?

Connecticut women are still waiting....

- Even though women's median earnings in Connecticut are high compared to the United States, the ratio in comparison to men's is quite low, ranking only 29th in the nation.¹
- In 1997, women in Connecticut earned approximately 74 cents for every dollar earned by men, or an average of \$179 less per week or \$9,308 per year.²
- 66% of women and 53% of men in Connecticut agree that equal pay and benefits are important.³

If pay equity became a reality...

- The earnings of single mothers would increase by an average of \$4,256 a year, cutting poverty rates for their families by nearly two-thirds.⁴
- The earnings of single women with no children would increase \$3,628 a year,⁵ reducing the poverty level of single women aged 25 and over to 1%.⁶
- The earnings of married women would increase by \$3,729,⁷ reducing the poverty level of adult married women to 0.8%.⁸

Equal pay can make the difference in whether a family can afford quality child care, decent health care, higher education, or a secure retirement.

¹ *The Status of Women in Connecticut*, Institute for Women's Policy Research, Washington, DC, 1996.

² *Equal Pay Working Families: National and State Data on the Pay Gap and Its Costs*, A Joint Research Project of the AFL-CIO and the Institute for Women's Policy Research, 1999, p. 22.

³ *Connecticut Women's Voices 2000: A Comprehensive Polling and Research Project on Women's Values and Policy Priorities for the Economy*, PCSW, Lifetime Television for Women and Center for Policy Alternatives, October 2000.

⁴ http://www.wiser.heinz.org/yfp_pay_equity_facts.html.

⁵ *Id.*

⁶ See, note 2 at p. 13.

⁷ See, note 4.

⁸ See, note 2 at p. 13.

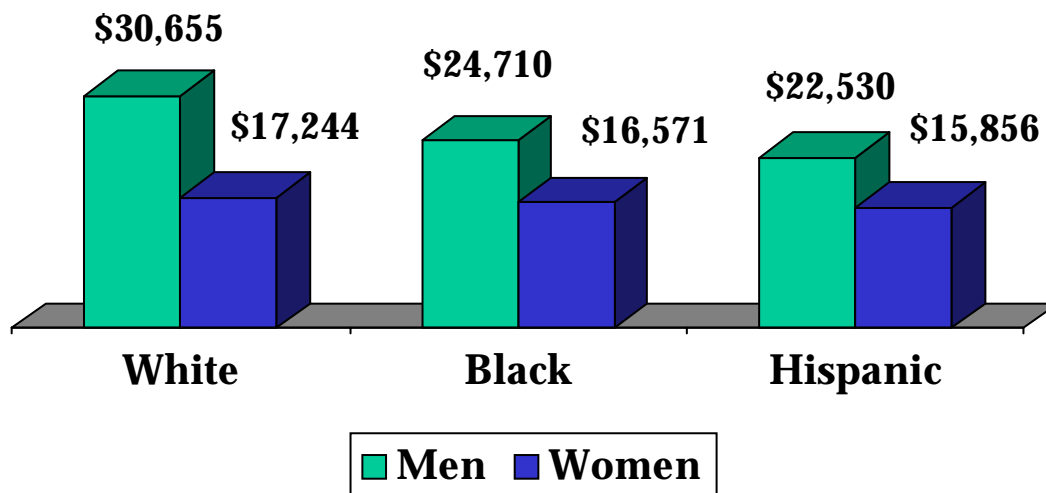
FACTS about Connecticut Women

Education Does Not Eliminate The Wage Gap!

According to statistics gathered by the U.S. Census Bureau regarding 1999 median annual earnings:

- On average, a white woman with a Bachelor's degree earns slightly less per year than a white man with only a high school diploma.
- On average, a Latina woman with a Bachelor's degree earns \$3,165 less per year than a white man with only a high school diploma.

1999 Median Annual Earnings for High School Graduates in the U.S.

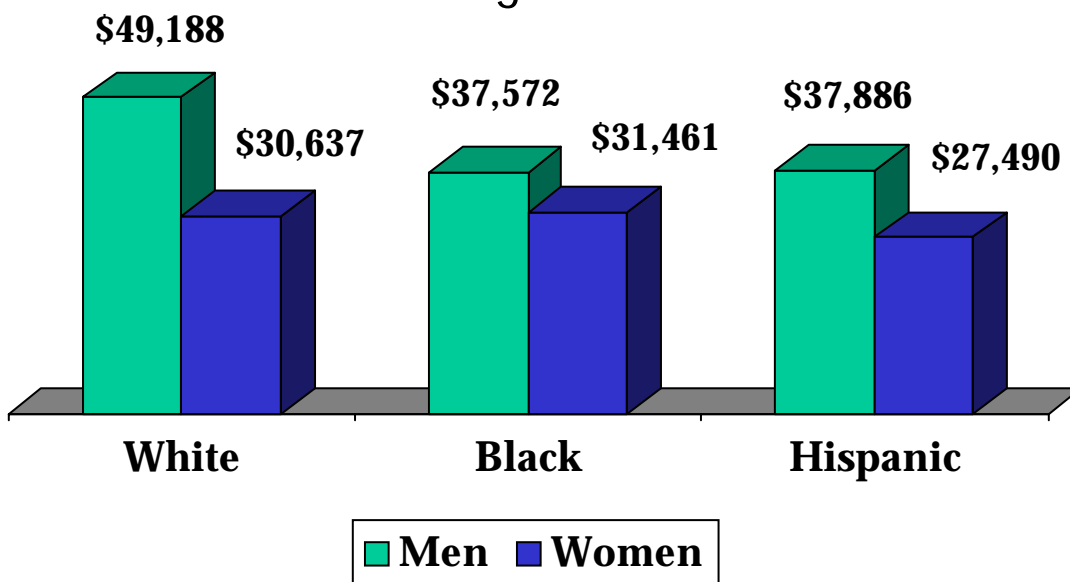


Source: U.S. Census Bureau, Current Population Survey, March 2000, Table 10, pp. 40-45.

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FACTS about Connecticut Women

1999 Median Annual Earnings
for College Graduates in the U.S.



Source: U.S. Census Bureau, Current Population Survey, March 2000, Table 10, pp. 40-45.

FACTS about Connecticut Women

WOMEN WORKERS: Underpaid and Segregated

Nearly half of all women workers in Connecticut work in only two occupational categories – service and sales. In 1995,

- 60.7% of women in Connecticut were in the labor force;¹
- 43.7% of Connecticut women worked in the sales and administrative sector, and²
- 16% worked in the service sector.³

Jobs dominated by women have been historically under-valued and continue to be underpaid.

- According to a study conducted by the Women's Institute for a Secure Retirement, jobs held predominately by women were paid between 17-20% less than those comparable jobs held predominately by men.⁴
- According to a study conducted by the Glass Ceiling Commission, women hold only 7% of the high profile jobs that often lead to the top spots.⁵

¹ *The Status of Women in Connecticut*, Institute for Women's Policy Research, 1999, p. 17.

² *Id.* at p. 21.

³ *Id.*

⁴ http://www.wiser.heinz.org/yfp_pay_equity_facts.html

⁵ The Glass Ceiling Commission, *The New London Day* and the Office of the Secretary of State.

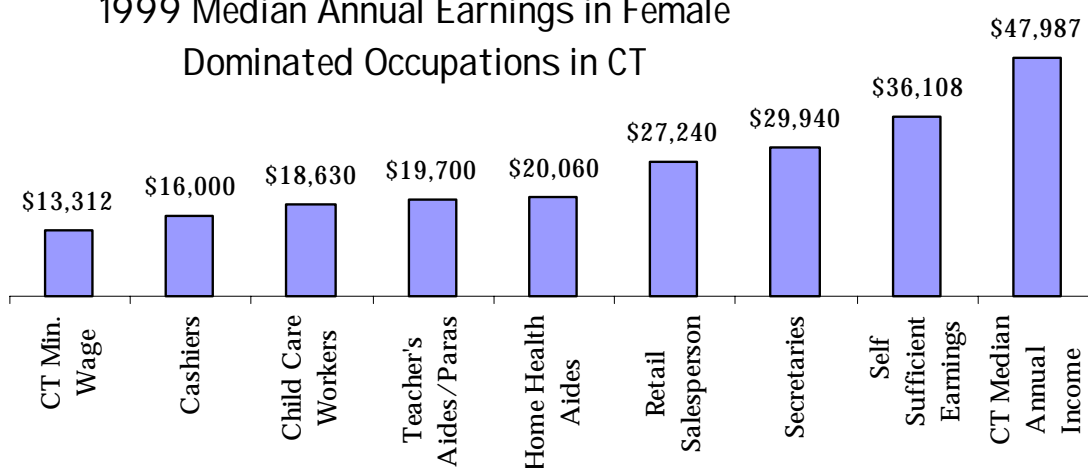
Source for Charts: Connecticut Occupational Employment & Wages, Connecticut Department of Labor based on 1998-1999 estimates at www.ctdol.state.ct.us/lmi.

** Based on the self-sufficiency standard for a family with one parent, one preschooler and one school-age child in the New Haven Region, CT in 1998 from *The Self-Sufficiency Standard for Connecticut*, prepared by Diana Pearce, Ph.D. and Jennifer Brooks, Fall 1999, p. 11.

U.S. Census Bureau, Current Population Survey, March 2000, Table D, p. xvi.

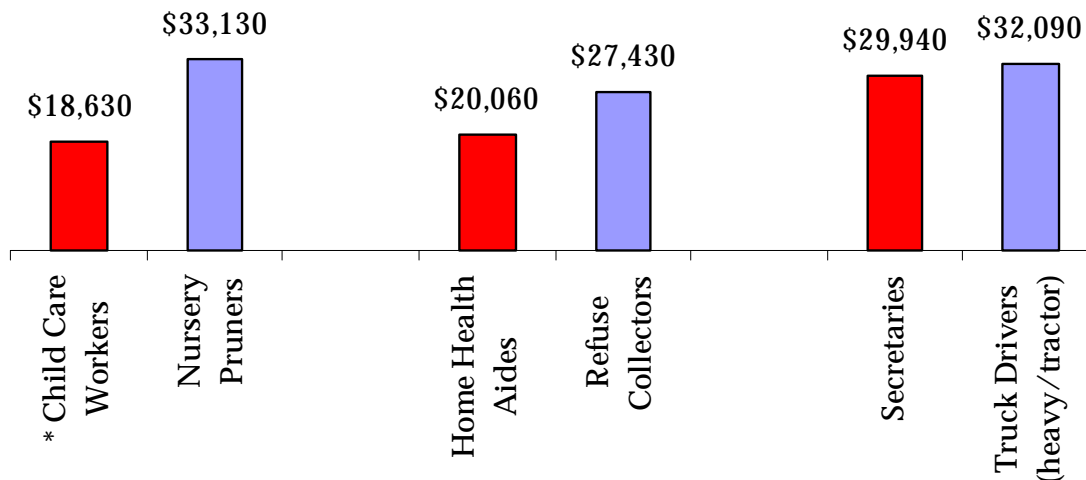
FACTS about Connecticut Women

1999 Median Annual Earnings in Female
Dominated Occupations in CT



Comparison of 1999 Median Annual Earnings in Female
vs. Male Dominated Occupations in Connecticut

***Indicates female dominated occupations**



FACTS about Connecticut Women

Unequal Pay leads
to...

Unequal

Retirement

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FACTS about Connecticut Women

Unequal Pay = Unequal Retirement

Older women are twice as likely as older men to live near or below the poverty level.

- The incidence of female poverty increases with age. While only 21% of women ages 65 to 74 lived below the poverty level in 1992, the poverty rate of all women ages 75 and older was 24%.¹
- The rate substantially increases for women of color with 43% of black women and 35% of Hispanic women ages 75 and older living below the poverty level in 1992.²
- In 1997, the poverty rate for elderly women was 13.1%, compared to 7% among elderly men.³
- Women live longer than men. A woman who is 65 years old today can expect to live to 85, while a 65 year old man can expect to live to 81.⁴

Women have less retirement income because they earn less during their working years.

- Women earn an average of 72 cents for every \$1 earned by men⁵ – a lifetime loss of over \$250,000.
- In 1997, the median income for elderly unmarried women was \$11,161, compared with \$14,769 for elderly unmarried men and \$29,278 for elderly married couples.⁶

FACTS about Connecticut Women

Unequal Pay = Unequal Retirement continued

Women are concentrated in low-wage, service, part-time, non-union, and small firm jobs where pension coverage is less common.

- Only 30% of all women aged 65 and older received a pension in 1994, compared to 48% of men.⁷
- Among private sector pension recipients in 1993-1994, the median annual benefit for women was \$4,800, or only half of the median benefit of \$9,600 received by men.⁸
- Coverage is significantly lower for part-time workers. In 1997, 15% of women working part-time were covered by pensions versus 50% working full-time.⁹

Women are more likely to take time out of the labor force for child raising or other caregiving responsibilities. Pension benefits are often lost or significantly reduced as a result of these "breaks in service."

- Of workers retiring in 1996, the median woman had worked 27 years over her lifetime, while the median man had worked 39 years.¹⁰
- In 1998, 25.8% of female workers worked part-time, compared with 10.6% of male workers. Women represented 67.5% of all part-time workers.¹¹
- Most pension plans require 5 years to earn a right to a benefit. However, women stay at a job an average of 3.8 years as compared to the average of 5.1 years for men.¹²

FACTS about Connecticut Women

Unequal Pay = Unequal Retirement continued

Social Security is the only source of income for many older women.

- Social Security is the only source of income for 25% of unmarried women, 9% of married couples and 20% of unmarried men.¹³
- The average Social security benefit for women is \$588/mo. for men it is \$948/mo.¹⁴

¹ http://www.wiser.heinz.org/pensions_overview.html.

² *Id.*

³ Social Security Administration, Office of Policy, October 1998.

⁴ Social Security Administration, Office of the Chief Actuary.

⁵ U.S. Department of Labor at www.dol.gov/dol/wb/public/wb_pubs/achart.htm.

⁶ *See*, note 3.

⁷ U.S. Department of Labor, Current Population Survey, September 1994.

⁸ *Id.*

⁹ *Women and Retirement Security*, Prepared by the National Economic Council Interagency Working Group on Social Security, October 1998, p. 6.

¹⁰ *See*, note 4.

¹¹ U.S. Bureau of Labor Statistics, Current Population Survey, October 1998.

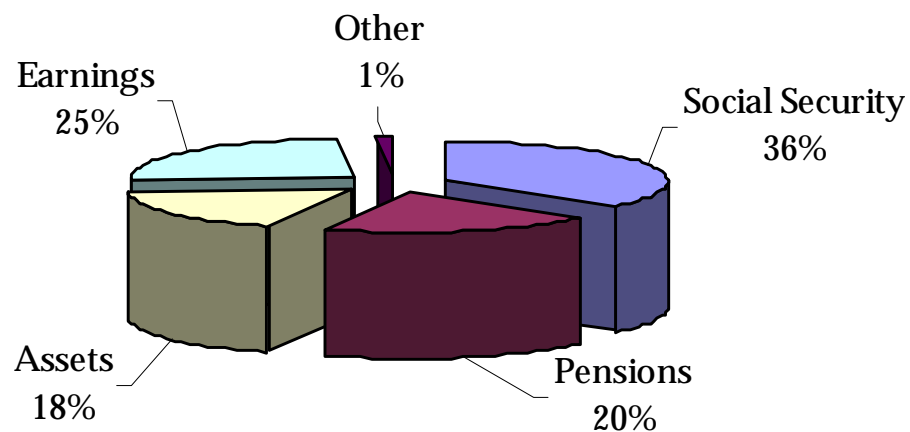
¹² *See*, note 1.

¹³ *See*, note 3.

¹⁴ http://www.wiser.heinz.org/yfp_social_security.html.

FACTS about Connecticut Women

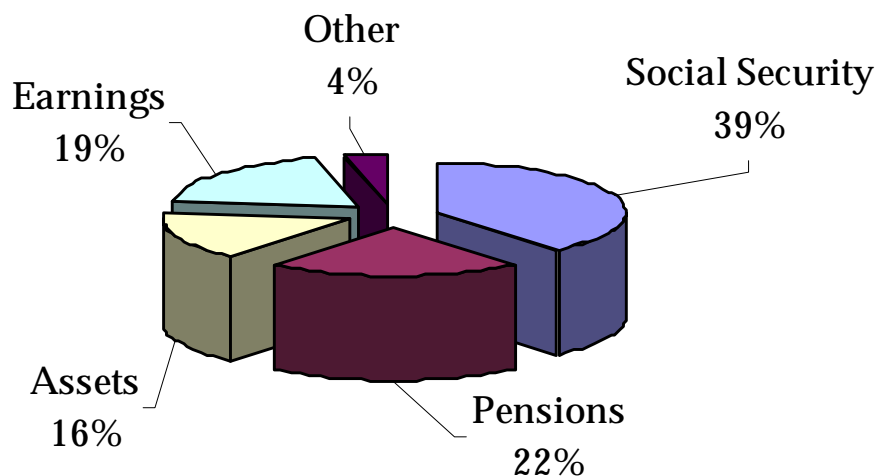
Sources of Income for Married Couples 65 and Over in the U.S., 1996



Source: *Women and Retirement Security*, Prepared by the National Economic Council Interagency Working Group on Social Security, October 1998, p.6.

FACTS about Connecticut Women

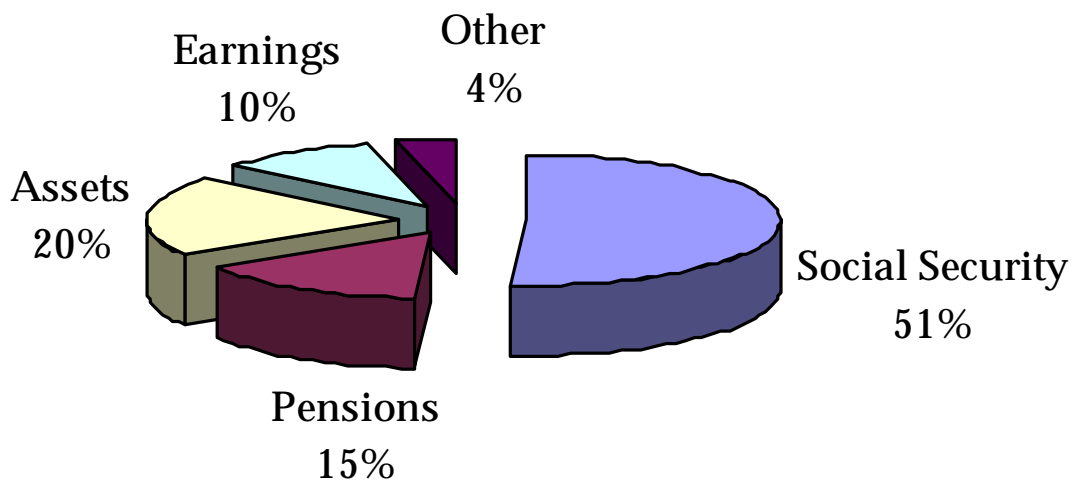
Sources of Income for Unmarried Men 65 and Over in the U.S., 1996



Source: *Women and Retirement Security*, Prepared by the
National Economic Council Interagency Working
Group on Social Security, October 1998, p.6.

FACTS about Connecticut Women

Sources of Income for Unmarried Women 65 and Over in the U.S. , 1996



Source: *Women and Retirement Security*, Prepared by the
National Economic Council Interagency Working
Group on Social Security, October 1998, p.6.

FACTS about Connecticut Women

What does it take
to be...

Economically

Self-Sufficient

in Connecticut?

FACTS about Connecticut Women

The Self-Sufficiency Standard

The Self-Sufficiency Standard measures how much income is needed for families of different size and composition to adequately meet basic expenses, without government assistance, in different parts of our state. The calculations are based on real costs for housing, food, childcare, transportation, health care and miscellaneous living expenses.

The true cost of economic self-sufficiency in Connecticut is significantly above the federal poverty level, and also above full time work at minimum wage.

For example, a family of three in Connecticut (e.g. one adult, an infant and a schoolage child) must earn at least \$15.83 per hour in the Hartford region and \$22.29 per hour in the Stamford-Norwalk region to be economically self-sufficient.

For women working at entry level and low wage jobs, the inability to receive equal pay for equal work often means they cannot reach economic self-sufficiency.

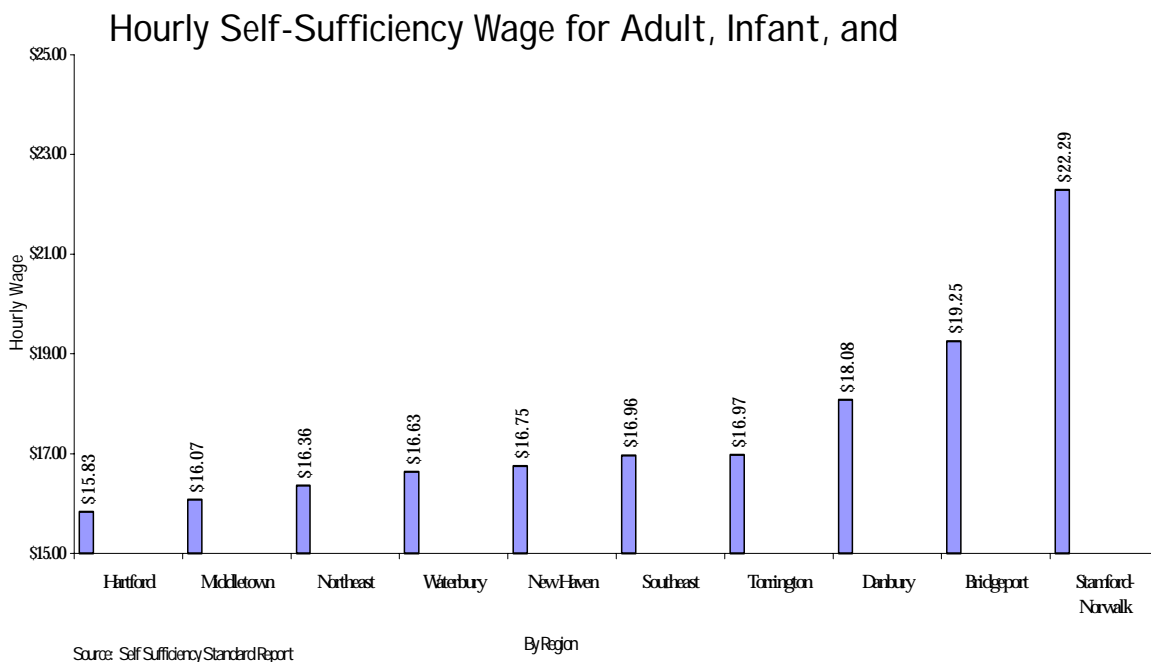
In order to make ends meet, a family of three (an adult, infant and a school age child) must earn:

- \$15.83 per hour in Hartford
- \$16.07 per hour in Middletown
- \$16.36 per hour in the northeast section of Connecticut
- \$16.46 per hour in Bristol
- \$16.63 per hour in Waterbury
- \$16.75 per hour in New Haven
- \$16.96 per hour in the southeastern part of Connecticut
- \$16.97 per hour in Torrington
- \$18.08 per hour in Danbury
- \$18.22 per hour in Old Saybrook
- \$19.25 per hour in Bridgeport, and
- \$22.29 per hour in Stamford-Norwalk

FACTS about Connecticut Women

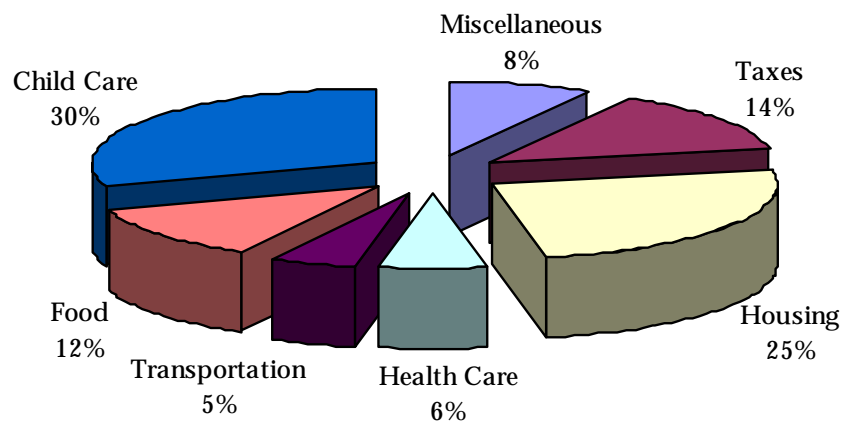
The Self-Sufficiency Standard continued

The Connecticut Self-Sufficiency Measurement was produced in 1999 by the state's Office of Policy and Management pursuant to Public Act 98-169, An Act Establishing a Self-Sufficiency Measurement and Expanding Job Training Opportunities. The measurement was calculated by Dr. Diana Pearce, a consultant hired by OPM from the University of Washington.



FACTS about Connecticut Women

Percentage of Income Needed to Meet Basic Needs, 1998 Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-age Child in the New Haven Region, CT-1998



FACTS about Connecticut Women

Unequal Pay...

a three-legged stool

FACTS about Connecticut Women

There are three major causes of unequal pay for women:

- Discrimination in hiring, wages and promotions
- Disproportionate share of family obligations for children and other dependent family members
- Job segregation and the undervaluation of “traditional” women’s work

FACTS about Connecticut Women

What Can We Do In Connecticut?

FACTS about Connecticut Women

Initiative for Fair Pay in Connecticut

Raise Wages for Specific Female Dominated Occupations That are Undervalued

- Implement strategies such as scholarship assistance, registered apprenticeships, wage incentives and loan forgiveness to encourage and assist workers to increase skills, qualifications and credentials
- Establish standard wages for workers employed by agencies and firms under contract with the State of Connecticut or receiving state or federal funds for such occupations as:
 - Early Childhood Education Professional
 - Classroom Paraprofessional
 - Home Health Care Aide
 - Nurses' Assistant/Aide

Continue Efforts to Support Women and Girls Who Choose to Enter "Nontraditional" Occupations

- Target funding and resources for job training and recruitment of women to enter registered apprenticeships and other paths leading to higher wage nontraditional occupations
- Strengthen efforts of schools and colleges to recruit and retain girls and women in math, science, technology and other technical education programs

FACTS **about Connecticut Women**

Initiative for Fair Pay in Connecticut continued

Strengthen Anti-Discrimination Statutes

- Prohibit an employer from maintaining pay differentials between women and men or between minority and non-minority workers who are in equivalent jobs, where “equivalent jobs” is defined as jobs that may be dissimilar but whose requirements are equivalent when viewed as a composite of skills, effort, responsibility and working conditions, except where differentials are based on bona fide seniority, merit or other non-discriminatory factors.
- Allow an award of compensatory damages and attorneys’ fees to a plaintiff upon a favorable ruling following a public hearing in a discrimination complaint.

Document and Analyze Patterns of Wage Inequities in Connecticut

- Modify the data collection of the Department of Labor in order to document and analyze occupational distribution and pay by gender, race and national origin in Connecticut.
- Make information about job titles, job descriptions and required qualifications, and wage scales more easily available to workers.

Support Workers with Family Needs

- Provide benefits to workers who must take time out of the workforce for reasons specified under the Family and Medical Leave Act, such as the birth or adoption of a child, serious illness of the workers, or the illness of a family member.
- Encourage employers to provide flex-time and other innovative policies to assist workers with family needs.

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Copies of this report can be obtained from the PCSW by phone (860.240.8300), e-mail (pcsw@po.state.ct.us), or visit our website at: www.cga.state.ct.us/pcsw



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